

# Flood Lines

New Hampshire's NFIP Newsletter

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## Disaster Aid Exceeds \$25 Million for NH Recovery

As communities continue to rebuild roads and other infrastructure damaged by the April nor'easter and subsequent flooding, more than \$25 million has reached the state to help in the recovery process, according to the Federal Emergency Management Agency (FEMA) and New Hampshire Homeland Security and Emergency Management.

FEMA's Public Assistance program continues to assist long-term recovery efforts in all New Hampshire counties. So far, nearly \$17 million in Public Assistance has been obligated to reimburse local governments, state agencies and certain private non-profits. This program provides funding for eligible costs incurred for emergency protective services, debris removal and the repair and rebuilding of public infrastructure.

In addition, FEMA's Individual Assistance program disbursed more than \$2.95 million in assistance to individuals and families to cover rental assistance, temporary lodging and grants for home repairs not covered by insurance. Another \$274,268 was approved for personal property loss, medical or dental costs and other significant disaster-related expenses. A total of 2,000 households applied for assistance after President Bush approved a federal disaster declaration on April 27, 2007.

The U.S. Small Business Administration (SBA) has approved low-interest disaster loans totaling more than \$5.5 million for homeowners, renters and business owners to repair their dwellings or businesses, replace damaged personal property and compensate for lost revenue.

*Continued on page 4*

## USGS Reports on 2006 and 2007 Floods

The U.S. Geological Survey (USGS) recently released a report titled "Flood of May 2006 in New Hampshire." The report was prepared in cooperation with the Federal Emergency Management Agency (FEMA). The report contains the peak stages, peak discharges, and recurrence-interval estimates of the May 2006 flood at 65 streamgages in the New Hampshire counties of Rockingham, Hillsborough, Strafford, Merrimack, Belknap, Carroll, and Grafton.

To view a copy of this report, please visit: <http://pubs.usgs.gov/of/2007/1122/>

*Continued on page 4*

## NFIP Update

### Alexandria and Harrisville Join the NFIP

Congratulations to the Towns of Alexandria and Harrisville for joining the NFIP on July 16, 2007 and August 10, 2007, respectively! This brings the total number of participating communities in New Hampshire to 198. All residents in both towns are now eligible to purchase NFIP flood insurance.

### Non-Participating Community NFIP Presentations

OEP staff will be presenting information about the NFIP to several communities that currently don't participate in the NFIP. Presentations will be made in September and October in the towns of Dublin, Effingham, Langdon, Lyman, Rumney, Springfield, Unity, and Washington.



## Mapping Update

### Map Modernization Update

The following is an update on FEMA's Map Modernization Program activities in New Hampshire.

#### Grafton County

A Letter of Final Determination was issued on August 20, 2007. Communities in these counties will now have a six-month compliance period to adopt the new maps into their floodplain ordinance. The compliance period will end on February 20, 2008 when the new maps will become effective. OEP staff will be contacting each community soon to provide assistance on the map adoption process.

Due to a levee issue in the Town of Lincoln, Lincoln's floodplain information will not be included in the new maps for Grafton County. Preliminary maps for Lincoln are tentatively scheduled to be released in September 2007. FEMA will then hold a community meeting in Lincoln to discuss the new maps. The final maps are tentatively scheduled to be released in July 2008. OEP staff will provide assistance to Lincoln on the map adoption process.

#### Hillsborough County

A Letter of Final Determination (LFD), which will notify communities of the final map date, has yet to be issued for the county. FEMA is still working on addressing mapping issues in the county.

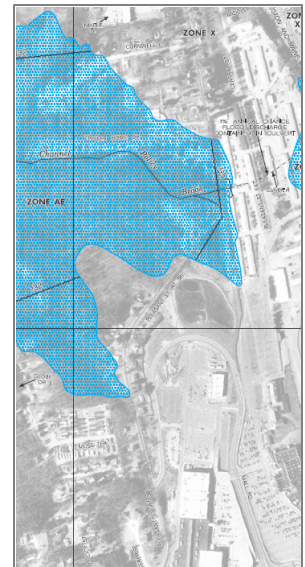
Communities in Hillsborough County will have a six-month compliance period after the LFD is issued during which the new maps must be adopted into their floodplain ordinance. OEP staff will be contacting each community after the LFD is issued to provide assistance on the map adoption process.

#### Merrimack County

The release of the preliminary maps is currently scheduled to occur this fall. Merrimack County communities will be contacted by FEMA and OEP at that time about the new maps and the map adoption process. Community meetings will also be scheduled in the county to review and discuss the new maps.

For more information, please visit OEP's Map Modernization web site at:

[www.nh.gov/oep/programs/floodplainmanagement/modernization.htm](http://www.nh.gov/oep/programs/floodplainmanagement/modernization.htm)



## Flood Insurance Update

### A Look at Recent Paid Losses in New Hampshire

A review of the number of paid losses that were made between the end of April 2006 and the end of August 2007 revealed that a little more than half the communities in the state did not experience any paid losses. The number of paid losses during this period is most likely the result of the two recent floods (May 2006 and April 2007) that caused property damage throughout the state. The paid losses only represent those property owners that were paid for a claim they filed through a flood insurance policy.

As the table to the upper right shows, two percent of the communities in the state (five communities) experienced more than 40 losses during this period. The total number of losses for these five communities are as follows:

1. Hampton - 101 paid losses
2. Goffstown - 95 paid losses
3. Salem - 61 paid losses
4. Allentown - 53 paid losses
5. Raymond - 42 paid losses

As of August 31, 2007, there have been a total of 3,188 paid losses in New Hampshire since 1978. The cost of these paid losses total approximately \$34 million. The top ten communities in the state with the highest number of paid losses is shown in the lower right table. The total number of paid losses in these 10 communities represent 54 percent of the paid losses in the entire state.

### Report Indicates that Policy Holders are Lacking Contents Coverage

NFIP policyholders can purchase coverage for flood damage not just to their buildings but also to building contents. That's not news to NFIP agents, but, according to the RAND Corporation, it might be news to large numbers of NFIP policyholders in some regions of the United States.

RAND's 2006 study of NFIP market penetration included an analysis of both types of NFIP flood insurance coverage- "Building" and "Building and Contents." According to the RAND report, 75 percent of homes located in the southern United States have building and contents coverage. However, outside the South, the share of homes with both coverages drops to a low of 49 percent in the Northeast and 16 percent in the Midwest. (*NFIP e-Watermark, March 1, 2007*)

Residential property owners can insure their contents up to \$100,000 while non-residential owners can cover up to \$500,000. The following are examples of covered items:

- Personal belongings such as clothing, furniture, and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwave ovens and portable dishwashers.
- Carpets not included in building coverage.
- Clothes washers and dryers.
- Food freezers and the food in them.
- Certain valuable items such as original artwork and furs (up to \$2,500).

Source: FEMA

### Percent of NH Communities with an Increase in the Number of Paid Losses Between April 2006 & August 2007 (FEMA, 8/31/07)

Total Number of Loss Increase	Percent of Communities
No Increase	57%
1 Loss Increase	10%
2 to 10 Loss Increase	22%
11 to 20 Loss Increase	5%
21 to 40 Loss Increase	4%
Loss Increase	2%

### Top Ten Communities in NH with the Highest Number of Paid Losses (Since 1978) (FEMA, 8/31/07)

1. Hampton	642
2. Rye	247
3. Goffstown	143
4. Keene	134
5. Salem	126
6. Ossipee	125
7. Allentown	88
8. Raymond	76
9. Exeter	71
10. Holderness	56

## Flood Hazard Mitigation Update

### Flood Mitigation Assistance (FMA) Program

OEP is currently using FMA Planning grant funds to assist two communities with completing a hazard mitigation plan.

#### **Town of Conway**

Several meetings have been held this summer with town officials in Conway. Conway's plan is expected to be completed and submitted to FEMA for approval this fall.

#### **Town of Ossipee**

The first meeting in Ossipee was held in August to kick off the development of the plan. Ossipee's plan is expected to be completed and submitted to FEMA this winter.

### **FMA Request for Letters of Intent**

OEP will send a request for letters of intent for the FY 2008 FMA Project grant funds to all communities this fall.

FMA Project grant funds are used by communities to implement mitigation activities that reduce flood losses to NFIP-insured properties by elevating, acquiring, and demolishing or relocating NFIP-insured buildings. These funds are available to NFIP-participating communities that have a flood or hazard mitigation plan in place. See box to the right for more information about FMA.

A key priority for the FMA program is reducing the number of repetitive loss structures insured by the NFIP. See page 5 of this newsletter for more information about repetitive loss structures.

**To learn more about FMA and eligible mitigation activities, please visit:**  
<http://www.nh.gov/oep/programs/floodplainmanagement/fma.htm> or  
**contact Sandrine Thibault at OEP at 271-2155 or [sandrine.thibault@nh.gov](mailto:sandrine.thibault@nh.gov).**

## **Disaster Aid Exceeds \$25 Million**

*continued from page 1*

Although the registration period has ended, individuals who have applied for assistance and have additional questions may visit [www.fema.gov/assistance](http://www.fema.gov/assistance) or call the FEMA Helpline at 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY) for the speech- or hearing-impaired.

Helpline hours are 8 a.m. to 6 p.m. daily. For questions regarding SBA disaster loans, call 1-800-659-2955 8 a.m. to 9 p.m. weekdays, or 9 a.m. to 5:30 p.m. on Saturdays.

*Source: FEMA Press Release (8-15-07)*



## **USGS Reports on 2006 and 2007 Floods** *continued from page 1*

In the days following the April 2007 flood, USGS released preliminary estimates of the magnitudes of the floods throughout the state. As stated in their April 20, 2007 press release, flows during the flood peak for the Oyster, Lamprey, Exeter, Cocheco, Isinglass, Piscataquog, and Contoocook Rivers generally

matched or exceeded those peaks that would have a 1 in 100 chance of being equaled or exceeded in any given year.

The news release as well as a map and data table for the April 2007 floods can be found at: <http://nh.water.usgs.gov/WhatsNew/index.htm>



## NFIP Feature Topic: Repetitive Loss Properties

### What is a repetitive loss property?

FEMA defines a repetitive loss property as: "Any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling ten-year period, since 1978. A repetitive loss property may or may not be currently insured by the NFIP."

Currently there are over 122,000 repetitive loss properties nationwide. As of August 31, 2007, there were 291 repetitive loss properties in New Hampshire.

### Why is the NFIP concerned with repetitive loss structures?

Structures that flood frequently strain the National Flood Insurance Fund. In fact, the repetitive loss properties are the biggest draw on the Fund. FEMA has paid almost \$3.5 billion in claims for repetitive loss properties. Repetitive loss properties not only increase the NFIP's annual losses and the need for borrowing, but they drain funds needed to prepare for catastrophic events. Community leaders and residents are also concerned with the repetitive loss problem because residents' lives are disrupted and may be threatened by the continual flooding.

### What has been done to help the repetitive loss problem?

Over the years, there have been a number of efforts aimed at addressing repetitive losses. Federal, State and local flood control and storm-water management projects have been aimed at reducing the risks. The FEMA post-disaster Hazard Mitigation Grant Program (HMGP) projects have mitigated

nearly 3,000 repetitive loss properties. In 1994, the National Flood Insurance Reform Act authorized the Flood Mitigation Assistance (FMA) Program and a new insurance coverage called Increased Cost of Compliance, or "ICC." This coverage has been added to policies purchased or renewed since June 1, 1997.

The National Flood Insurance Reform Act of 2004 also recognized repetitive loss as a significant problem and defined severe repetitive loss as:

"A single family property (consisting of 1 to 4 residences) that is covered under flood insurance by the NFIP and has incurred flood-related damage for which four or more separate claims payments have been paid under flood insurance coverage, with the amount of each claim payment exceeding \$5,000 and with the cumulative amount of such claims payments exceeding \$20,000; or for which at least two separate claims payments have been made with the cumulative amount of such claims exceeding the reported value of the property."

There are currently approximately 8,300 properties nationwide meeting the definition. In New Hampshire, five properties are identified and located in Allenstown, Belmont, Hampton, Londonderry, and Merrimack.

In addition, the 2004 Act authorized a pilot program to mitigate severe repetitive loss properties. Effective January 1, 2007, all policy transactions for Severe Repetitive Loss properties must be processed by the NFIP Special Direct Facility. FEMA is currently working on finalizing a grant program to assist these properties.

Source: FEMA

### Communities in NH with the Highest Number of Repetitive Loss Properties (FEMA, 8/31/07)

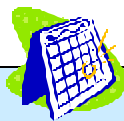
1. Hampton Goffstown	30
2. Allenstown	22
3. Rye	16
4. Exeter	13
5. Salem	12
6. Raymond	11
7. Merrimack	10
8. Epping	9
9. Amherst Ossipee Fremont	8
10. Pembroke	7

### For More Information

#### Severe Repetitive Loss Properties

<http://www.fema.gov/government/grant/srl/index.shtm>

<http://www.fema.gov/pdf/nfip/manual200610/20srl.pdf>



## Upcoming Events and Training

### FEMA Managing Floodplain Development through the NFIP Training Course

FEMA will be holding a *free* three-day training course on Floodplain Development, which will focus on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. The course is for local officials responsible for administering local floodplain management ordinances, including but not limited to floodplain management administrators, building inspectors, code enforcement/zoning officers, planners, city/town managers, attorneys, and engineers. Federal/state/regional floodplain managers also are encouraged to attend.

The training course will be held:

**September 24, 25, and 26, 2007**  
**8:30 AM to 4:30 PM (each day)**  
**Urban Forestry Center**  
**45 Elwyn Road**  
**Portsmouth, NH**

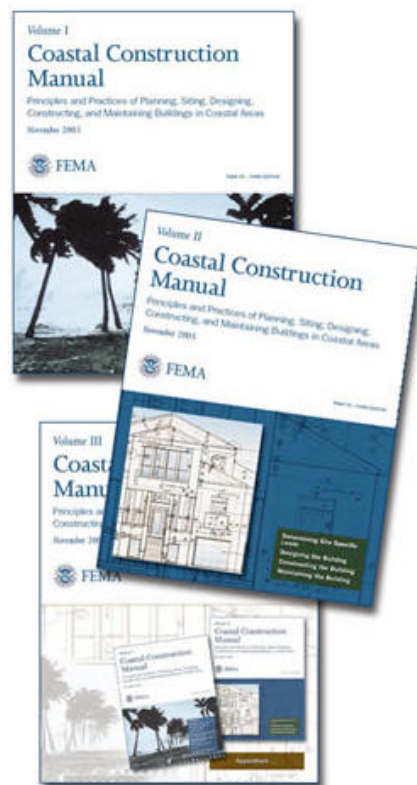
Though there is no fee to attend this training, you must register. If you are interested in attending please contact Jennifer Gilbert at the Office of Energy and Planning either by phone (603-271-1762) or by email ([jennifer.gilbert@nh.gov](mailto:jennifer.gilbert@nh.gov)). **Space is limited - please register early!**

Directions to the Urban Forestry Center can be found online at: <http://www.dred.state.nh.us/divisions/forestandlands/bureaus/communityforestry/urbanforestrycenter.htm>

### FEMA Residential Coastal Construction Workshop

FEMA will be holding a *free* one-day training workshop on Residential Coastal Construction. This intense workshop is intended for coastal community building officials, engineers, architects, and other interested parties. The purpose of the workshop is to familiarize attendees with the contents of FEMA's three volume *Coastal Construction Manual* and to provide information on how to ensure one- to four-family residential buildings in coastal areas are properly sited, designed, constructed, and maintained.

Each attendee will receive a free copy of the Manual. To learn more information about the contents of the manual, please visit FEMA's web site at: <http://www.fema.gov/rebuild/mat/fema55.shtm>.



The workshop, which was originally scheduled for September 20, 2007, has been postponed by FEMA until possibly October. OEP will notify the coastal communities and other interested parties about the date and location of the workshop once it has been rescheduled by FEMA.

### NFIP Courses at FEMA's EMI

For more information about applying and upcoming courses at FEMA's Emergency Management Institute in Emmitsburg, Maryland, please visit <http://training.fema.gov>.

### Upcoming EMI Classes:

**Benefit Cost Analysis (Entry Level) (E276)**  
**Nov. 13-15, 2007**

**Community Rating System E278**  
**Feb. 25-28, 2008**



## Community Spotlight — Town of Winchester

The Town of Winchester is located in Cheshire County in the southwestern portion of New Hampshire. Winchester's 2006 population was estimated at 4,340. A large amount of the floodplain area in Winchester is associated with the Ashuelot River. Other waterbodies in town include several brooks.

Winchester has been a participating community of the NFIP for the last 26 years. Currently, there are 51 flood insurance policies in place. There have been 8 paid losses totaling approximately \$30,000 in Winchester.

We are highlighting Winchester because it has adopted regulations and conduct activities that go beyond the minimum requirements of the NFIP. The town is also recognized for participating in the Community Rating System.

The Community Rating System (CRS) is a voluntary incentive program for NFIP participating communities. CRS communities are recognized by FEMA for adopting and enforcing proactive community floodplain management efforts that exceed NFIP minimum standards by providing flood insurance premium reductions for the community's residents. The CRS provides discounts in 5-percent increments for each of 10 rating classes. A community accrues points to improve its CRS class rating and receive increasingly higher discounts.

Winchester is one of five CRS communities in the state. Winchester joined in 2002 and is rated as a Class 9, which gives residents a 5 percent discount on their flood insurance policies. The following is a list of Winchester's CRS activities, for which they receive points.

- **Elevation Certificates** - Community officials are maintaining elevation certificates on all buildings built in the special flood hazard areas since the initial application to CRS.
- **Map Information Service** - Credit is given for providing inquirers with information about the community's Flood Insurance Rate Map (FIRM), publicizing the service annually, and advising inquirers about the flood insurance purchase requirement.
- **Outreach Projects** - Credit is provided for FEMA publications and brochures on flood insurance being placed in a public area of town hall.
- **Flood Protection Library** - Credit is provided for documents that are kept in the library that are related to flood insurance, flood protection, floodplain management and other local documents pertinent on hazard mitigation plans.
- **Open Space Preservation** - Credit is provided for maintaining a variety of municipal parcels and recreation areas as open space in floodprone areas.
- **Higher Regulatory Standards** - Credit is provided for two elements under this activity. 1.) A freeboard regulation which requires that all new residential and non-residential construction or substantial improvements located in the floodplain have the lowest floor elevated 1 foot above the Base Flood Elevation as shown on the FIRM. 2.) Credit is provided for Building Code and Staffing as the town is graded under the Building Code Effectiveness Grading Schedule.
- **Dam Safety** - All NH communities receive credit due to FEMA's acceptance of the state's dam safety program.

### For More Information on the Community Rating System

<http://www.fema.gov/business/nfip/crs.shtm>



### Subscription Information

*Flood Lines* is available on OEP's web site. If you would like to be notified by email when the next quarterly issue is available or if you would like to unsubscribe, please go to: <http://www.nh.gov/oep/newsletters.htm>

## The Back Page

### NH NFIP Contact Information

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New Hampshire Office of  
Energy & Planning  
57 Regional Drive, Suite 3  
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(603) 271-2155

### To learn about :

- Finding an agent near you
- Purchasing flood insurance
- Policies and coverage available
- Estimating your premium
- Filing a claim

Please visit FEMA's  
[www.floodsmart.gov](http://www.floodsmart.gov)  
or call  
1-888-379-9531.

## The Benefits of Flood Insurance vs Disaster Assistance

### Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of Special Flood Hazard Areas (100-year floodplain).
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered losses up to \$250,000 for homeowners and \$500,000 for business.
- The average cost of a \$100,000 flood policy is a little more than \$400 annually, or just over one dollar per day. The cost of a \$50,000 flood policy may be as low as \$180 annually, depending on where you live, or less than 50 cents per day.

### Disaster Assistance

- Most forms of federal disaster assistance require a Presidential declaration.
- Federal disaster assistance declarations are awarded in less than 50 percent of flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan is approximately 30 years.
- The average Individuals and Households Program award is about \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4 percent interest.

**To learn more about flood insurance, please visit FEMA's FloodSmart website at [www.floodsmart.gov](http://www.floodsmart.gov) or call 1-888-379-9531.**



**FLOODSMART.GOV**

An official site of the National Flood Insurance Program